

STATISTICAL INFORMATION ONLY: Debtor must check the number ahead of the following item suggested in the Plan. **Certificate of Notice Page 1 of 11**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: November 14, 2023

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEYIn Re: Nimeshkum S. Patel & Shital M. PatelCase No.: 24-11166

Debtor(s)

Judge: RG

Chapter 13 Plan and Motions

☐ Original☒ Modified/Notice Required☐ Motions Included☐ Modified/No Notice RequiredDate: July 1, 2024THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULTS IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY:☐ 7a / ☐ 7b / ☐ 7 c.☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a / ☐ 7b / ☐ 7 c.Initial Debtor(s)' Attorney: /s/ PEInitial Debtor: /s/ NPInitial Co-Debtor: /s/ SP

Part 1: Payment and Length of Plan

a. The debtor shall pay to the Chapter 13 Trustee \$ 2,000.00 monthly for 4 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 4,050.00 per month for 56 months; \$ _____ per month for _____ months, for a total of 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description: _____

Proposed date for completion: _____

☐ Refinance of real property:

Description: _____

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering real property:

Description: _____

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.

☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.

e. For debtors filing joint petition:

☒ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Initial Debtor: /s/ NP Initial Co-Debtor: /s/ SP

Part 2: Adequate Protection ☐ None

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s), pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	ESTIMATED BALANCE DUE: \$15,000.00
State of New Jersey, Division of Taxation	Tax Obligation	\$11,289.12 (AS PER PROOF OF CLAIM)
Internal Revenue Service	Tax Obligation	\$64,736.61(AS PER PROOF OF CLAIM)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than the full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence

☐ NONE

The Debtor shall pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Midfirst Bank/Homebridge Financial Services, Inc (First Mortgage)	1 Saw Mill Drive, Somerset, NJ	\$8,171.74 as per proof of claim	n/a	\$8,171.74	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.
Woori America Bank/US Small Business Administration (Second Mortgage)	1 Saw Mill Drive, Somerset, NJ	\$4,876.73 as per proof of claim	n/a	\$4,876.73	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:

☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Mercedes-Benz Financial Services USA LLC	2023 Mercedes-Benz S580V4	\$8,743.98 as per proof of claim	n/a	\$8,743.98	Debtor shall pay the regular monthly payment pursuant to the terms of the underlying loan documents unless otherwise ordered.

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506:

☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Through the Plan Including Interest Calculation by Trustee

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender

☐ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
Mercedes-Benz Financial Services USA LLC	2018 Mercedes-Benz GLE350W4	\$18,889.00	\$6,390.57
Harley-Davidson Credit Corp	2017 HARLEY-DAVIDSON FXSB BREAKOUT	\$13,430.00	\$0.00
Harley-Davidson Credit Corp	2023 HARLEY-DAVIDSON RH975S NIGHTSTER	\$17,590.00	\$0.00

f. Secured Claims Unaffected by the Plan

☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Ally Capital c/o AIS Portfolio Services, LLC	2021 BMW X5
Mercedes-Benz Financial Services USA LLC	2020 Mercedes GLS450W4
Secretary of Housing and Urban Development	Partial Claim Mortgage

g. Secured Claims to be Paid in Full Through the Plan:

☐ NONE

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Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
SAINT CLARES HOSPITAL	Judgment J 169045 21	\$23,504.49	0.00	\$23,504.49

Part 5: Unsecured Claims☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$74,573.82 to be distributed *pro rata*

☐ Not less than _____ percent

[] *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Name of Creditor	Basis of Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases☒

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Name Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
Mercedes Benz Vehicle Trust	n/a	Vehicle lease. 2022 Mercedes M3CAE6	Assumed	\$1,078.90

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens Under 11. U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.**

☒

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. **Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions**a. Vesting of Property of the Estate**

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: March 4, 2024.

Explain below **why** the plan is being modified: Modified as per Order Denying Confirmation dated June 12, 2024. Amend Part 1a plan payment amount; Amend Part 3 priority claim amount; Amend Part 4a and Part 4b amount and treatment of secured arrears claims; Amend Part 4e surrender of secured property; Amend Part 6 to include vehicle lease as per proof of claim

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s):

Non-Standard Provisions:

- ☒ NONE
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: July 1, 2024

/s/ Nimeshkum S. Patel

Debtor

Date: July 1, 2024

/s/ Shital M. Patel

Joint Debtor

Date: July 1, 2024

/s/ Paul Evangelista

Attorney for the Debtor

In re:
Nimeshkum S. Patel
Shital M. Patel
Debtors

Case No. 24-11166-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 02, 2024

User: admin
Form ID: pdf901

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Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Nimeshkum S. Patel, Shital M. Patel, 1 Saw Mill Drive, Somerset, NJ 08873-7362
cr	+ Woori America Bank, 330 5th Avenue, New York, NY 10001-3101
520156067	+ Archer & Greiner, P.C., 1211 Avenue of the Americas, Suite 2750, New York, NY 10036-8789
520156069	+ Brunswick Urgent Care, PA, 3185 State Route 27, Franklin Park, NJ 08823-1313
520156073	+ CM Ventures Holdings LLC, 630 First Avenue, 29H, New York, NY 10016-3782
520160645	+ CM Ventures Holdings LLC, 260 W. 39th St. 301, New York, NY 10018-0376
520156071	+ Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Suite 208, Clifton, NJ 07013-7481
520156077	+ Edison Metuchen Orthopedic Group, PA, 10 Parsonage Road, Suite 500, Edison, NJ 08837-2475
520156079	Financial Services, Inc., Pob 3415, Portland, OR 97208
520156080	+ Gigna Patel, 21 Eagle Drive, Towaco, NJ 07082-1283
520156081	+ Greenix, P.O Box 734929, Chicago, IL 60673-4929
520156082	+ Hackensack Meridiam Health, 343 Thornall Street, Edison, NJ 08837-2209
520156083	+ Hackensack Meridiam Health, PO Box 95000-7705, Philadelphia, PA 19195-0001
520156088	++ JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688 address filed with court., Jersey Central Power & Light, 300 Madison Avenue, Morristown, NJ 07960
520156091	+ Kamal Patel, 8 Jona Road, Somerset, NJ 08873-2753
520156092	+ Kunal Patel, 3036 Magdalene Drive, Chalfont, PA 18914-1352
520156095	+ M. Farrukh Nizan, MD, LLC., 98 James Street, Suite 301, Edison, NJ 08820-3902
520156096	MEGHA, 1136 Cedar Avenue, Croydon, PA 19021
520156101	+ National Convenience Distributors, 21 banfi Plaza, Farmingdale, NY 11735-1544
520319920	+ Nishi Patel, 1 Saw Mill Drive, Somerset, NJ 08873-7362
520156102	+ Npatel Cigar & Tobacco LLC, 50 Hulmeville Avenue, Langhorne, PA 19047-5169
520156104	+ PA Department of Revenue, Po Box 280403, Harrisburg, PA 17128-0403
520156105	+ Parin Shah, 83 Ellmyer Road, Edison, NJ 08820-2331
520156107	+ Professional Account Managment, LLC., P.O Box 1153, Milwaukee, WI 53201-1153
520156109	Rajandra Patel, Fitzgerald Place, Old Bridge, NJ 08857
520319919	+ Rakeshkumar Patel, 180 Ward Place, Piscataway, NJ 08854-2915
520156110	+ Ray Catena Motor Car Corporation, 910 Route 1 North, Edison, NJ 08817-4848
520156113	+ Resnick Distributors, 25 Van Dyka Avenue, New Brunswick, NJ 08901-3595
520212777	+ Robert Yu, Esq., 560 Sylvan Avenue, Suite 1050, Englewood Cliffs, NJ 07632-3160
520156114	+ RobertWood Johnson University Hospital New Br, P.O. Box 64437, Saint Paul, MN 55164-0437
520156115	+ Saint Clare's Hospital, 66 Ford Road, Suite 201, Denville, NJ 07834-1300
520156117	+ Srinivas Devarkonda, 301 Willow Way, Chester Springs, PA 19425-3635
520156119	+ TAJ Distributions, 651 Winks Lane, Bensalem, PA 19020-5934
520156122	+ Woori America Bank, U.S. Small Business Administration, 330 Fifth Avenue, 3rd Floor, New York, NY 10001-3101

TOTAL: 34

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 02 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

District/off: 0312-2

User: admin

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Date Rcvd: Jul 02, 2024

Form ID: pdf901

Total Noticed: 83

smg	+ Email/Text: ustpre03.ne.ecf@usdoj.gov	Jul 02 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:22	AIS Portfolio Services, LLC, Attn: Ally Capital De, 4515 N. Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: rmcowell@slgcollect.com	Jul 02 2024 20:38:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Hwy., Suite 100, Cherry Hill, NJ 08034-1925
520156068	^ MEBN	Jul 02 2024 20:38:36	ARM Solutions, Inc., P.O. Box 2929, Camarillo, CA 93011-2929
520156064	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 02 2024 20:54:14	Affirm Inc, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
520178890	Email/PDF: resurgentbknofications@resurgent.com	Jul 02 2024 20:43:10	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520156065	^ MEBN	Jul 02 2024 20:38:47	Alliance One Receivables Managment, Inc., 3043 Wallon Road, Suite 201, Plymouth Meeting, PA 19462-2389
520158824	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:54:37	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520201704	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 02 2024 20:43:38	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520156066	+ Email/Text: ally@ebn.phinsolutions.com	Jul 02 2024 20:38:00	Ally Financial, P. O Box 380902, Minneapolis, MN 55438-0902
520220423	Email/PDF: resurgentbknofications@resurgent.com	Jul 02 2024 20:42:33	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520319918	Email/Text: notices@bk servicing.com	Jul 02 2024 20:38:00	Mercedes Benz Vehicle Trust, PO Box 131265, Saint Paul, MN 55113
520185417	Email/Text: notices@bk servicing.com	Jul 02 2024 20:38:00	Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
520156070	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 02 2024 20:54:21	Cap One, N.A., 11013 W Broad St, Glen Allen, VA 23060-6017
520156074	^ MEBN	Jul 02 2024 20:37:33	Collection Bureau Of America, N.A., 25954 Eden Landing Rd, Hayward, CA 94545-3837
520156075	+ Email/Text: correspondence@credit-control.com	Jul 02 2024 20:38:00	Credit Control, LLC, POBox 31179, Tampa, FL 33631-3179
520156076	Email/Text: mrdiscen@discover.com	Jul 02 2024 20:38:00	Discover Bank, Po Box 15316, Wilmington, DE 19850
520160909	Email/Text: mrdiscen@discover.com	Jul 02 2024 20:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520156078	^ MEBN	Jul 02 2024 20:38:07	Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388
520156084	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 02 2024 20:39:00	Harley Davidson, 4150 Technology Way, Carson City, NV 89706-2026
520156085	+ Email/Text: bankruptcy.notices@hdfsi.com	Jul 02 2024 20:39:00	Harley Davidson, 4150 Technology Wy, Carson City, NV 89706-2026
520214801	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jul 02 2024 20:38:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
520156086	+ Email/Text: Bankruptcy@ICSystem.com	Jul 02 2024 20:38:00	I.C. System, Inc, Po Box 64378, Saint Paul, MN

District/off: 0312-2

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520156087	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 02 2024 20:38:00	55164-0378 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520156072	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 02 2024 20:42:55	Chase, N.A., PO Box 15548, Wilmington, DE 19886
520156089	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 02 2024 20:54:38	JP Morgan Chase, 201 N Walnut St, Wilmington, DE 19801
520156090	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 02 2024 20:43:32	JP Morgan Chase, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520184983	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 02 2024 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520177422	+ Email/Text: RASEBN@raslg.com	Jul 02 2024 20:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
520156093	Email/Text: govtaudits@labcorp.com	Jul 02 2024 20:38:00	Laboratory Corporation of America, P.O Box 2240, Burlington, NC 27216
520156094	+ Email/Text: NY-Bankruptcy@lgbs.com	Jul 02 2024 20:38:00	Linebarger Goggan Blair & Sampson, LLP, 61 Broadway, Suite 2600, New York, NY 10006-2840
520156097	+ Email/Text: M74banko@mercedes-benz.com	Jul 02 2024 20:38:00	Mercedes Benz Financial, Po Box 685, Westlake, TX 76262-0685
520156098	+ Email/Text: M74banko@mercedes-benz.com	Jul 02 2024 20:38:00	Mercedes-Benz Financial Services, Po Box 685, Westlake, TX 76262-0685
520173269	Email/Text: notices@bkservicing.com	Jul 02 2024 20:38:00	Mercedes-Benz Vehicle Trust successor in interest, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
520213582	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 02 2024 20:54:23	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
520200885	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2024 20:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520156099	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 02 2024 20:39:00	Midland Credit Managment, 320 E Big Beaver Road, Suite 300, Troy, MI 48083-1271
520156100	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jul 02 2024 20:54:39	Midland Mortgage, Pob 26648, Oklahoma City, OK 73126-0648
520156103	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 02 2024 20:39:00	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520156108	+ Email/Text: ngisupport@radiusgs.com	Jul 02 2024 20:38:00	Radius Global Solutions, LLC., 7831 Glenroy Road, Sulte 250-A, Minneapolis, MN 55439-3132
520156111	+ Email/Text: customerservice@rcservicesllc.org	Jul 02 2024 20:38:00	Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024
520156112	+ Email/Text: customerservice@rcservicesllc.org	Jul 02 2024 20:38:00	Receivable Collection Services, LLC., 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
520156118	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 02 2024 20:38:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520156116	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Jul 02 2024 20:54:04	Secretary of Housing and Urban Development, 451 Seventh Street, Washington, DC 20410-0002
520156120	^ MEBN	Jul 02 2024 20:37:31	TD Bank, N.A., Po Box 1448, Greenville, SC 29602-1448
520219858	+ Email/Text: rmcdowell@slgcollect.com		

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		Jul 02 2024 20:38:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
520156121	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 02 2024 20:54:14	The Home Depot, Po Box 9714, Gray, TN 37615-9714
520156976	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Jul 02 2024 20:54:04	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
TOTAL: 49			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Mercedes-Benz Vehicle Trust successor in interest
520156106		Premium Beverages Distributors, LLC
520156165		Premium Beverages Distributors, LLC
cr	*P++	BK SERVICING LLC, PO BOX 131265, ROSEVILLE MN 55113-0011, address filed with court:, Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011
520156127	*+	ARM Solutions, Inc., P.O. Box 2929, Camarillo, CA 93011-2929
520156123	*+	Affirm Inc, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
520156124	*+	Alliance One Receivables Managment, Inc., 3043 Wallon Road, Suite 201, Plymouth Meeting, PA 19462-2389
520158960	*+	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520156125	*+	Ally Financial, P. O Box 380902, Minneapolis, MN 55438-0902
520156126	*+	Archer & Greiner, P.C., 1211 Avenue of the Americas, Suite 2750, New York, NY 10036-8789
520220424	*	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520156128	*+	Brunswick Urgent Care, PA, 3185 State Route 27, Franklin Park, NJ 08823-1313
520156132	*+	CM Ventures Holdings LLC, 630 First Avenue, 29H, New York, NY 10016-3782
520156129	*+	Cap One, N.A., 11013 W Broad St, Glen Allen, VA 23060-6017
520156130	*+	Celentano, Stadtmauer & Walentowicz, LLP, 1035 Route 46 East, Suite 208, Clifton, NJ 07013-7481
520156133	*+	Collection Bureau Of America, N.A., 25954 Eden Landing Rd, Hayward, CA 94545-3837
520156134	*+	Credit Control, LLC, POBox 31179, Tampa, FL 33631-3179
520156135	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, Po Box 15316, Wilmington, DE 19850
520156136	*+	Edison Metuchen Orthopedic Group, PA, 10 Parsonage Road, Suite 500, Edison, NJ 08837-2475
520156137	*+	Financial Recoveries, PO Hox 1388, Mount Laurel, NJ 08054-7388
520156138	*	Financial Services, Inc., Pob 3415, Portland, OR 97208
520156139	*+	Gigna Patel, 21 Eagle Drive, Towaco, NJ 07082-1283
520156140	*+	Greenix, P.O Box 734929, Chicago, IL 60673-4929
520156141	*+	Hackensack Meridian Health, 343 Thornall Street, Edison, NJ 08837-2209
520156142	*+	Hackensack Meridian Health, PO Box 95000-7705, Philadelphia, PA 19195-0001
520156143	*+	Harley Davidson, 4150 Technology Way, Carson City, NV 89706-2026
520156144	*+	Harley Davidson, 4150 Technology Wy, Carson City, NV 89706-2026
520216574	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
520156145	*+	I.C. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
520156146	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
520156147	*P++	JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD, RED BANK NJ 07701-5688, address filed with court:, Jersey Central Power & Light, 300 Madison Avenue, Morristown, NJ 07960
520156131	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, N.A., PO Box 15548, Wilmington, DE 19886
520156148	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase, 201 N Walnut St, Wilmington, DE 19801
520156149	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase, 301 N Walnut St, Floor 09, Wilmington, DE 19801
520156150	*+	Kamal Patel, 8 Jona Road, Somerset, NJ 08873-2753
520156151	*+	Kunal Patel, 3036 Magdalene Drive, Chalfont, PA 18914-1352
520156152	*P++	LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270, address filed with court:, Laboratory Corporation of America, P.O Box 2240, Burlington, NC 27216
520156153	*+	Linebarger Goggan Blair & Sampson, LLP, 61 Broadway, Suite 2600, New York, NY 10006-2840
520156154	*+	M. Farrukh Nizan, MD, LLC., 98 James Street, Suite 301, Edison, NJ 08820-3902
520156155	*	MEGHA, 1136 Cedar Avenue, Croydon, PA 19021
520156156	*+	Mercedes Benz Financial, Po Box 685, Westlake, TX 76262-0685

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520156157	*+	Mercedes-Benz Financial Services, Po Box 685, Westlake, TX 76262-0685
520156158	*+	Midland Credit Managment, 320 E Big Beaver Road, Suite 300, Troy, MI 48083-1271
520156159	*+	Midland Mortgage, Pob 26648, Oklahoma City, OK 73126-0648
520156162	*+	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520156160	*+	National Convenience Distributors, 21 banfi Plaza, Farmingdale, NY 11735-1544
520156161	*+	Npatel Cigar & Tobacco LLC, 50 Hulmeville Avenue, Langhorne, PA 19047-5169
520156163	*+	PA Department of Revenue, Po Box 280403, Harrisburg, PA 17128-0403
520156164	*+	Parin Shah, 83 Ellmyer Road, Edison, NJ 08820-2331
520156166	*+	Professional Account Managment, LLC., P.O Box 1153, Milwaukee, WI 53201-1153
520156167	*+	Radius Global Solutions, LLC., 7831 Glenroy Road, Sulte 250-A, Minneapolis, MN 55439-3132
520156168	*	Rajandra Patel, Fitzgerald Place, Old Bridge, NJ 08857
520156169	*+	Ray Catena Motor Car Corporation, 910 Route 1 North, Edison, NJ 08817-4848
520156170	*+	Receivable Collection, 170 Jericho Tpke, Floral Park, NY 11001-2024
520156171	*+	Receivable Collection Services, LLC., 170 Jericho Turnpike, Suite 204, Floral Park, NY 11001-2024
520156172	*+	Resnick Distributors, 25 Van Dyka Avenue, New Brunswick, NJ 08901-3595
520156173	*+	RobertWood Johnson University Hospital New Br, P.O. Box 64437, Saint Paul, MN 55164-0437
520156177	*P++	STATE OF NEW JERSEY DIVISION OF TAXATION, ATTN BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08695-0245, address filed with court:, State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520156174	*+	Saint Clare's Hospital, 66 Ford Road, Suite 201, Denville, NJ 07834-1300
520156175	*+	Secretary of Housing and Urban Development, 451 Seventh Street, Washington, DC 20410-0002
520156176	*+	Srinivas Devarkonda, 301 Willow Way, Chester Springs, PA 19425-3635
520156178	*+	TAJ Distributions, 651 Winks Lane, Bensalem, PA 19020-5934
520156179	*+	TD Bank, N.A., Po Box 1448, Greenville, SC 29602-1448
520156180	*+	The Home Depot, Po Box 9714, Gray, TN 37615-9714
520156181	*+	Woori America Bank, U.S. Small Business Administration, 330 Fifth Avenue, 3rd Floor, New York, NY 10001-3101

TOTAL: 3 Undeliverable, 62 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jerrold S. Kulback	on behalf of Creditor CM Ventures Holdings LLC jkulback@archerlaw.com chansen@archerlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Joint Debtor Shital M. Patel pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com
Paul Evangelista	on behalf of Debtor Nimeshkum S. Patel pevangelista@scura.com pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com

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Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com

Robert H. Yu

on behalf of Creditor Woori America Bank Ryu@RobertYuLLC.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Mercedes-Benz Financial Services USA LLC wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 9